

CHAPTER 5: HOUSING

Provision of adequate and appropriate housing for all residents is essential to building strong neighborhoods. The City of Fort Worth is actively engaged in neighborhood redevelopment, emphasizing efforts to preserve and improve housing stock in the central city. Key goals are increasing the supply of quality affordable housing, expanding homeownership opportunities, revitalizing neighborhoods, and creating mixed-income communities. Fort Worth's housing policy, developed by the City's Housing Department and adopted by City Council in 1999, guides the City and the community in achieving housing goals and objectives. Information regarding local housing conditions is also contained in the 2005-2010 City of Fort Worth Consolidated Plan, which the City Council adopted in spring 2005 and submitted to HUD to meet federal requirements for receipt of CDBG, HOME and ESG grant funds. This plan summarizes major housing and community development needs and goals, particularly as they relate to low- and moderate-income residents, and special needs or homeless populations.

EXISTING CONDITIONS AND TRENDS

The number of single-family, duplex and multifamily housing units has increased steadily since 1990 to keep up with regional growth and demand. Housing is being constructed in existing neighborhoods, and in newly developing areas. Older neighborhoods are working to rehabilitate housing, increase homeownership, improve quality of life for existing residents, and encourage new residents to move into these central city communities.

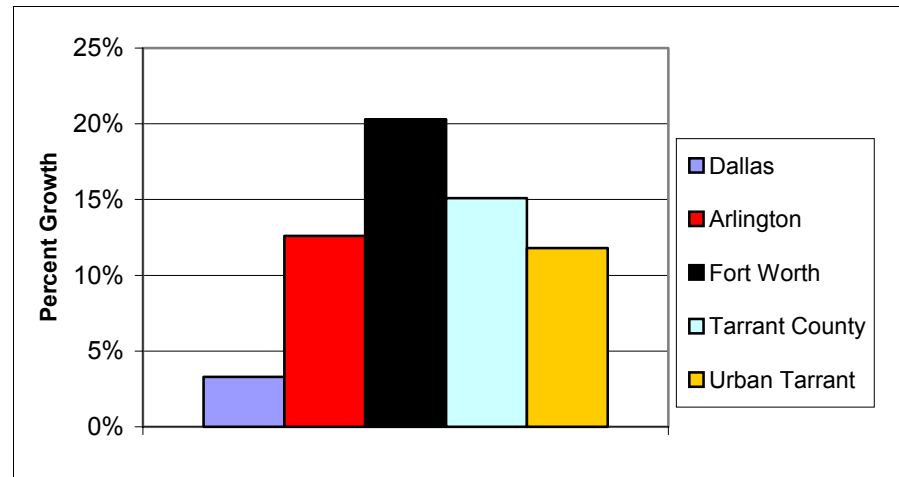
Number of Housing Units

In 2000, Fort Worth had 211,035 housing units, of which 32 percent were multifamily units. By January 2005, the total number of housing units had grown 16.3 percent to 245,509. The growth rate for single-family and duplex housing was more than twice that of multifamily housing, at 20.3 percent (with the addition of 28,288 units) compared to 9.2 percent (6,264 new units). Fort Worth's single-family and duplex housing growth rate also exceeded those in Arlington and the rest of suburban Tarrant County, where the number of these units grew by 12.6 percent and 11.8 percent respectively. Fort Worth now has a ratio of 2.25 single-family units to each multifamily unit, compared to 2.05 in 2000.

The northeast and northwest quadrants have seen the most recent growth in single-family units, while Downtown and the south and southwest regions have experienced the most growth in multifamily development. Future growth was facilitated by annexation of 9,000 acres to the northwest, near Eagle Mountain Lake and U.S. Highway 287, which added a significant amount of vacant acreage for future residential development.

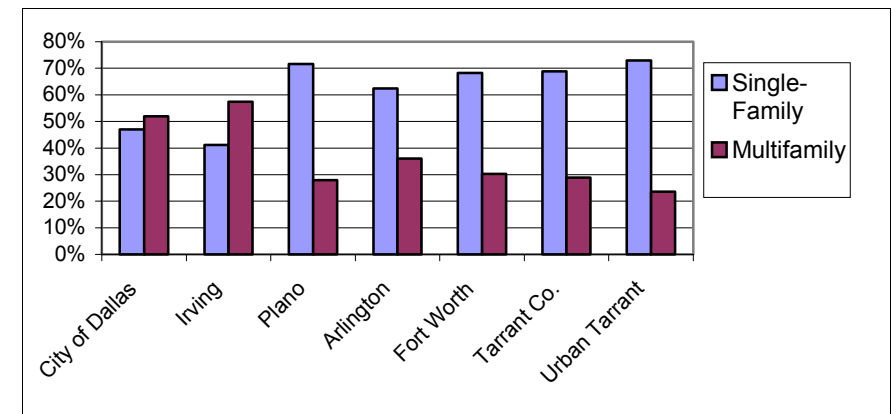
Downtown housing will play a critical role in the success of the City's broad vision for central city revitalization, and is also primary to the specific goals set for the

Single-Family Housing Growth Rates



From 2000 to 2005, Fort Worth's rate of growth in single-family housing exceeded that of other cities in the region. Urban Tarrant represents all of Tarrant County outside Arlington and Fort Worth, and includes such cities as Bedford, Grapevine, and Southlake. (Source: North Central Texas Council of Governments Annual Housing Estimates, 2005.)

Percentages of Single-Family and Multifamily Housing



In comparison to other cities in the region, only Plano and suburban cities within Tarrant County have a higher proportion of single-family stock. (Source: North Central Texas Council of Governments Annual Housing Estimates, 2004.)

Downtown area. In 1993, the *Downtown Fort Worth Strategic Action Plan* set a goal of adding 1,000 new housing units by the year 2000. This goal was achieved, and in 2003 there were an estimated 7,500 people living Downtown, in approximately 3,500 housing units. A new goal of the *Downtown Fort Worth Strategic Action Plan 2003* is attraction of over 10,000 new residential units over the next 10 years.

Areas outside of Downtown are also attracting urban housing development. In 2001, the City adopted a mixed-use zoning ordinance that encourages higher density, pedestrian-oriented housing development in mixed-use growth centers and designated urban villages. The urban village initiative and its housing elements are discussed further in Chapter 10: Economic Development.

Vacancy History

Of the total 211,035 housing units in Fort Worth in 2000, 15,957 were vacant. The overall vacancy rate, 7.6 percent, had decreased significantly in 10 years from the 1990 rate of 13.5 percent. Strong demand by homebuyers in 2000 resulted in a low vacancy rate of 1.9 percent for homeowner units, though there was a 9 percent vacancy rate among rental units due to slower creation of new households in a slower economy. Vacancy rates were especially high (13.8 percent) for units affordable to poor households with incomes under 30 percent of median, most likely because two-thirds of these units were constructed before 1970 and are therefore likely to be in poorer condition and in need of repair.

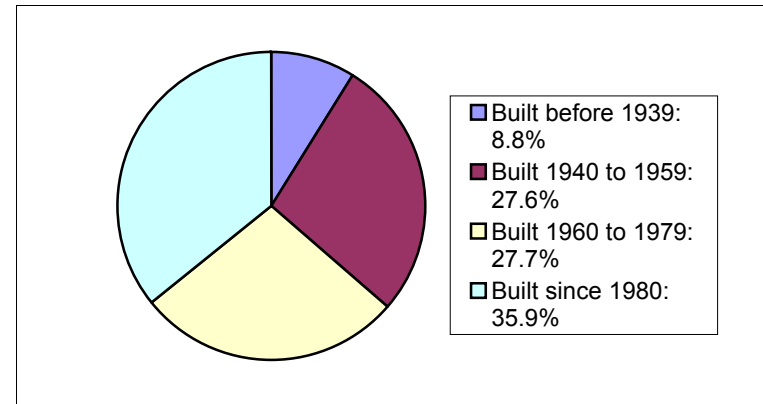
Housing Conditions

In general, housing condition is related directly to housing age. Without adequate maintenance, older housing stock is likely to be in poor condition, with most structures beginning to need significant repairs 30 years after construction. According to 2000 Census data, 50.3 percent of the city's housing was built prior to 1970, with units built before 1960 making up 36.4 percent. This older housing is naturally concentrated in the central city. Units with the greatest repair needs tend to be concentrated in lower-income neighborhoods, where households have had fewer resources to perform maintenance. As of March 2005, the Code Compliance Department reported that there were 528 housing units in danger of collapse, 1,045 derelict or substandard units (many of them boarded up), and an additional 2,600 structures with code violations.

Homeownership Costs

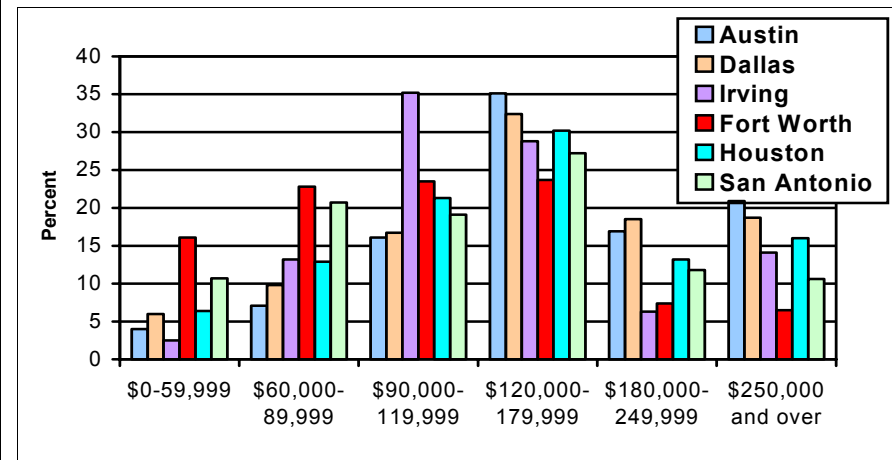
As recently as two years ago, Fort Worth's affordability index was estimated to be 1.39 by the Texas A&M Real Estate Center, indicating that the median household income was 139 percent of the amount required to buy the city's median-priced home. The higher the index, the more affordable homeownership will be in a particular city. The city's fourth quarter 2004 affordability index of 1.14, though better than the statewide average of .99, shows that local affordability has fallen 18 percent since 2003. This statistic indicates that local incomes are not increasing at the same rate as home prices. As of March 2005, the median annual income for a family of four in Fort Worth was \$62,700 according to the U.S. Department of Housing and Urban Development (HUD).

Age of Housing Stock as an Indicator of Housing Condition



Age of housing stock is a good indicator of overall housing condition. In Fort Worth, much of the housing built prior to 1959 is likely to need major rehabilitation, especially if it has not been well-maintained. The units built between 1960 and 1979 are also likely to require investment in repairs or updating. (Source: U.S. Census Bureau, 2000)

Price Distribution of Homes Sold in Selected Cities, 2004



A comparison of Fort Worth home prices with other cities in Texas indicates that Fort Worth has the advantage in affordability but has fewer homes at very high price ranges. (Source: Real Estate Center at Texas A&M University)

Housing affordability is affected by many factors, such as construction costs, land values, interest rates, and regional market demand. Low mortgage interest rates in recent years have helped make homeownership possible for many low-income and moderate-income families. According to the American Housing Survey of 2002, Fort Worth's homeownership rate was up to 60.8 percent in 2002, from 55.9 percent at the 2000 Census. Though lower than the national rate of 66.2 percent, this rate is comparable to other Texas cities.

For the first six months of 2005, the median sale price for a Fort Worth home was \$108,400, up 10 percent in only 2 years. Fort Worth homes are still more affordable than in neighboring cities such as Dallas and Arlington, where median prices were \$151,500 and \$123,900 respectively. Though sales of homes priced under \$80,000 represented fully 55 percent of all homes sold in 1998, by 2004 this proportion had shrunk to 29 percent. During the same time period, the proportion of homes selling for over \$160,000 increased from 11.7 percent of the market, to 18.7 percent of all homes sold in 2004.

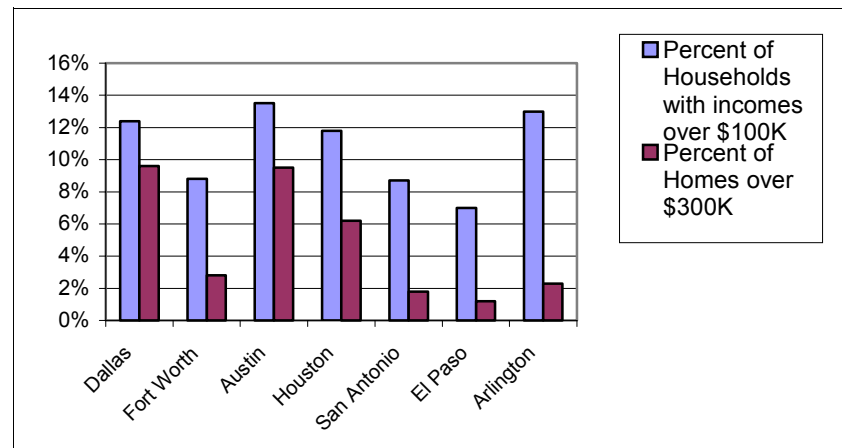
At the higher end of the affordability scale, Fort Worth has both a limited supply of high-end housing for upper income households, and a limited number of very-high-income buyers seeking such housing. One-quarter of homes sold in 2004 were priced over \$140,000, according to the Real Estate Center at Texas A&M. At the time of the 2000 Census, households with incomes over \$100,000 (the market for "executive" housing) represented 8.8 percent of Fort Worth households, with homes valued at \$300,000 or more representing only 3.1 percent of single-family owner-occupied dwellings. It appears that some higher income households may choose not to purchase residences commensurate with their incomes, as the ratio of highly priced housing to high incomes varies throughout Texas cities. Also, area suburbs with more varied and plentiful high-end newer housing with updated amenities effectively compete with Fort Worth in attracting newly arriving high-income families.

Mixed Income/Mixed-Use Developments

Creation of mixed-income and mixed-use developments, many of them in or near Downtown, has been a trend in the Fort Worth housing market in recent years. Such mixed-use and mixed-income developments are also encouraged in designated urban village areas and in neighborhood empowerment zones (NEZs). Residential units in some Downtown developments have been reserved for low to moderate income residents. Combinations of retail, office, and residential space may be newly constructed, or the result of substantial redesign and rehabilitation of existing properties. Redevelopment of Lancaster Avenue at the south end of Downtown presents an opportunity for this type of development, as do many central city areas, particularly those that have received urban village and NEZ designation.

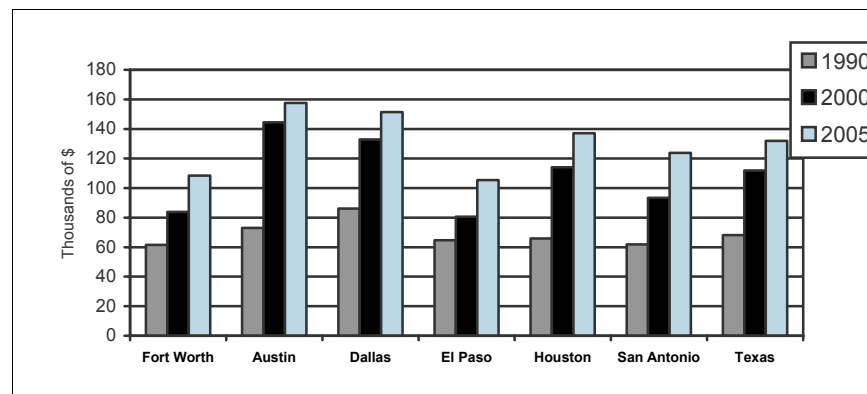
NEZ areas represent 28 percent of central city land area. Since their inception in 2001, NEZ basic incentives (permit and development fee waivers, and lien forgiveness) and tax abatements valued at \$2.7 million have been granted for over 800 properties, supporting investment of \$366.7 million as of July 2005. The

Percent of High Income Households Relative to Percent of High Value Homes



It appears common for Texas cities to have a smaller proportion of expensive homes than they have of households who could potentially afford to purchase such homes. Given the large number of two-income households in the modern economy, some families may prefer not to buy more expensive properties if they cannot be supported by a single income. (Source: Census 2000.)

Median Housing Prices in Selected Cities, 1990 to 2005



Although housing prices have risen substantially statewide, Fort Worth housing has remained relatively affordable. In 2005, the median price of a house in Fort Worth was \$108,400, a 29 percent increase from the 2000 median of \$83,900. (Source: Real Estate Center at Texas A&M, 2005.)

greatest volume of activity has been seen in the Magnolia Village and Ridglea/Como NEZ areas, with 29 percent and 25.8 percent of planned investments to date. Other areas with strong NEZ activity are Berry/University, Trinity Park, and Stop Six, with 12 percent, 9.5 percent, and 7.5 percent of planned investments.

Rental Housing Costs

The local rental market since 2000 has been soft due to two key factors: a weak economy which slows formation of new households, and low interest rates which give many renters the opportunity to become homebuyers. According to MPF Research, the overall occupancy rate in Fort Worth apartments in March of 2005 was a low 87.8 percent, with the average rent only \$608. In contrast Dallas had an average rent of \$709, and an occupancy rate of 89.9 percent. The Fair Market Rent (FMR) set by HUD in the Fort Worth/Arlington area is presently \$597 for a 1-bedroom, \$732 for a 2-bedroom, and \$995 for a 3-bedroom. The citywide average rents for early 2005 were \$523, \$697, and \$898 for these unit sizes, indicating an affordable rental market.

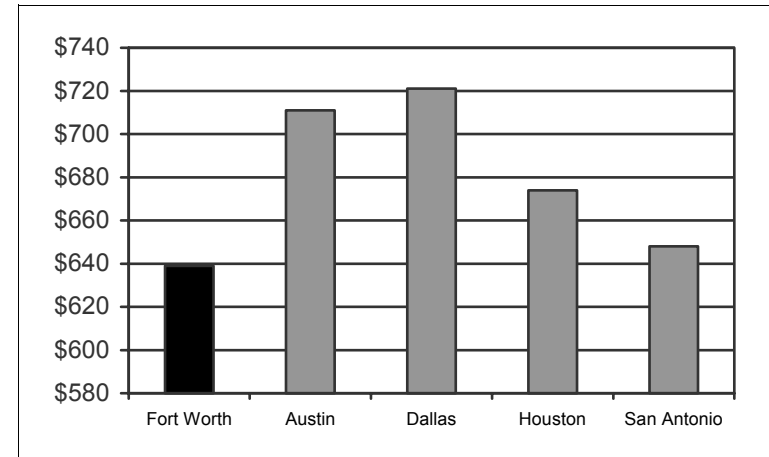
Though apartment rental is less expensive in Fort Worth than in many other areas, analysis of special tabulations of Census data provided by HUD indicate that there is a significant mismatch between affordable housing and low-income households. That is, many of the affordable units in the Fort Worth rental market are occupied by higher income households. According to this data, though there were 18,586 households with incomes less than 30 percent of the area median, in 2000, there were only 11,811 rental units affordable to them, and 46 percent of these rental units are occupied by higher income households, thereby forcing the lower income households to live in higher priced housing. Furthermore, two-thirds of these affordable units were constructed prior to 1970, which means that they are more likely to be in poor condition and in need of repair. This need for affordable rental housing for lower income families is reflected in the length of waiting lists at the Fort Worth Housing Authority, with 3,453 households on the lists in May 2005.

Analysis of the HUD data also indicates that there are particular household types that are likely to have significant housing problems such as excessive cost (relative to the family's income), overcrowding, and substandard physical conditions. These household types include large families, particularly those with low incomes; renters with incomes under 50 percent of the area median (over 70 percent reporting housing problems); and very low income owners (69 percent in this category reported housing problems).

Assisted Housing

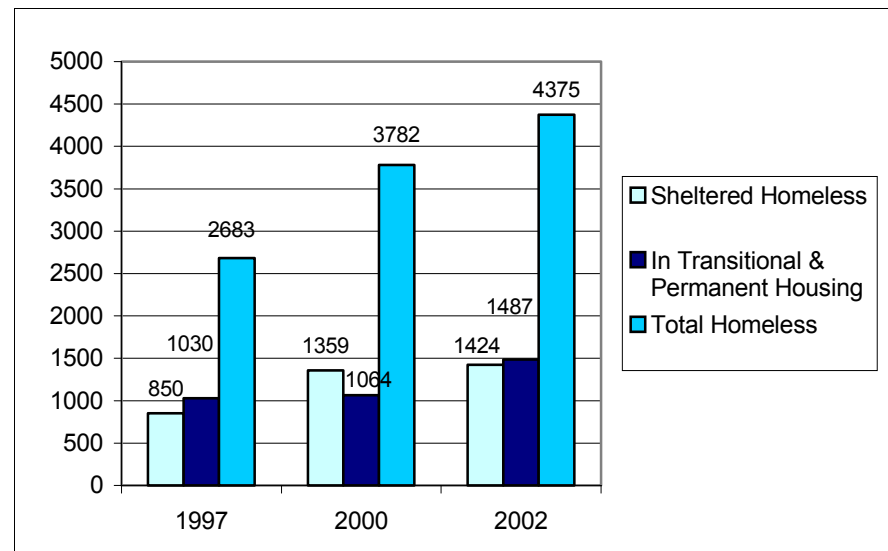
Assisted housing in Fort Worth includes those units managed by the Fort Worth Housing Authority (FWHA), and other units subsidized by federal and state programs such as the state's Low Income Housing Tax Credit (LIHTC) and bond programs or HUD's multifamily loan and insurance programs. A recent analysis identified a total of 15,465 such assisted units (not including FWHA rental assistance vouchers). When the 5,277 Housing Choice Vouchers and Shelter Plus Care rental

Average Apartment Rents, 2005



In May 2005, Fort Worth's average apartment rent of \$639 was less than average rents in Austin, Dallas, Houston, and San Antonio. (Sources: Texas A&M Real Estate Center / MPF Yieldstar and ALN, 2005.)

Growth in Homeless Population



Although the availability of appropriate permanent and supportive housing increased from 2000 to 2002, the growth in homeless population has out-paced available space both in shelters and in transitional and permanent housing. (Source: Tarrant County Community Development Homeless Survey Reports, 1997, 2000, 2002.)

assistance vouchers are included, these approximately 20,742 assisted housing units represent only 8.5 percent of Fort Worth's 2005 total of 245,509 housing units, and approximately 28 percent of all multifamily housing.

Housing or rental assistance managed by FWHA represents less than 3 percent of all city housing and approximately 7.6 percent of all Fort Worth rental housing, in 6,546 units. This includes 1,330 public housing units, 4,793 Housing Choice rental assistance vouchers (formerly called Section 8), and 423 tenant-based rental assistance units for special needs homeless persons.

Project-based rental assistance, another form of Section 8 subsidy, helped 1,800 eligible families at specific multifamily complexes in Fort Worth in 2000. The FWHA owns and manages one such 76-unit complex and is contract administrator for 268 units in five other complexes in the city. The Housing Authority also manages 384 units in two Affordable Housing Disposition Program (AHDP) properties. AHDP tenants may earn up to 80 percent of the Area Median Income, and pay a set rental amount, regardless of income, without rental subsidy. In addition, the FWHA owns two mixed-income properties: Overton Park Townhomes with 54 public housing units and Stonegate Villas with 58 public housing units. FWHA also has an agreement with the owner/developer of Sycamore Center Villas for 47 units that will be maintained as public housing units for 50 years. Also, FWHA recently purchased a HUD-foreclosure property in west Fort Worth, Cambridge Court, which will be maintained as mixed-income housing.

Like most larger older cities, Fort Worth is faced with the challenges of integrating residents into the larger community and physically improving traditional, older developments. A recent FWHA study explored alternatives for redevelopment of several older public housing sites by creating mixed-income communities. The FWHA has implemented these measures by using funds obtained from sale of the Ripley Arnold development in Downtown for the Overton Park and Stonegate Villa projects, and by pursuing 2005 Low Income Housing Tax Credits for the Cambridge Court and Samuels Avenue projects, creating 366 additional affordable rental units for households at 60 percent of median or below.

Homelessness

According to the November 2004 Tarrant County Homeless Survey conducted by the Tarrant County Community Development Division and the Tarrant County Homeless Coalition, the estimated county-wide homeless population was 5,278 persons on any given night, including 1,920 persons in transitional or permanent supportive housing. (Transitional and permanent supportive housing residents who were formerly homeless are included in homeless population counts based on HUD standards.) Nearly three-fourths of the county's homeless population are within Fort Worth, as are three-fourths of the transitional and supportive housing units. This represents a 97 percent increase since 1997, when the total county-wide estimate was 2,683.

A review of homeless survey data from 1991 to 2004 reveals the following trends: a significant increase in the number of homeless women (27 percent to 46 percent), a

Diamond Hill



New affordable housing in Diamond Hill, which opened in spring 2004, was the result of a partnership between a for-profit developer, the non-profit Adopt-a-Family program, and Low Income Housing Tax Credits from the Texas Department of Housing and Community Affairs. (Sources: Community Enrichment Center and Housing Department, 2004.)

Loudon-Schutts Emergency Shelter



The Loudon-Schutts Emergency Shelter for Homeless Women and Children represented a significant increase in the quality and quantity of appropriate shelter for a growing sector of the homeless population. (Source: Housing Department, 2004.)

significant increase in the number of persons who had been homeless for more than one year (22 percent to 43 percent), and a decreasing percentage of homeless veterans (31 percent to 17 percent). The November 2004 survey estimated that 1,076 persons in Tarrant County are chronically homeless, defined as individuals with a disability who have been homeless for over a year. Chronically homeless persons are a high priority for HUD homeless grant funding, and are the most likely to have a significant impact on neighborhood quality of life and local government emergency response systems, including police, fire, public health, and hospital emergency rooms.

Services for homeless persons in Fort Worth are generally provided by non-profit or faith-based organizations, with significant assistance from federal grant funding administered by Fort Worth and Tarrant County. A recent estimate prepared for the Mayor's Advisory Committee on Homelessness indicated that at least 60 percent of local homeless services are funded through federal grants. Local shelter operational expenses are supported with HUD Emergency Shelter Grants. Also, Tarrant County annually sponsors a collaborative Continuum of Care grant proposal to HUD for homeless service funds, in partnership with the Homeless Coalition and the City of Fort Worth. This process has brought in over \$40 million in the past 10 years, with a \$6.9 million award in 2004. These funds pay for transitional or permanent housing for formerly homeless persons, and accompanying support services. The Continuum of Care grant includes Shelter Plus Care assistance administered by the Fort Worth Housing Authority on behalf of nearly 500 disabled individuals and families, as well as two non-profit Single Room Occupancy (SRO) facilities for homeless persons with special needs: the 52-unit Samaritan House and the 18-unit New Life Center. The Tarrant County Continuum of Care 2005 grant application estimated that 2,940 units of transitional and permanent supportive housing are needed for homeless families and individuals, with 75 percent of this housing needed for single individuals.

A concentration of emergency shelters and service providers is located along East Lancaster Avenue in the Near East Side. As the homeless population in this neighborhood has grown, local business owners have expressed concerns about negative impacts on public safety, code enforcement, and economic revitalization efforts. A Homeless Shelter Task Force created in 1998 made recommendations for improvements, many of which were implemented by 2001. Initial concerns were not fully addressed, however, and in response to a federal initiative to encourage local homelessness planning, in May 2004 the Mayor appointed an Advisory Committee on Homelessness to begin work on a 10-Year Plan to End Chronic Homelessness. The final report from this group resulted in the creation of a permanent City Advisory Commission on Homelessness. The 2004 Committee also recommended additional decentralized transitional and permanent supportive housing, increased police presence in areas of homeless concentration, creation of a centralized resource/intake facility for homeless support services, development of enhanced data to improve homeless service planning and accountability, and increased levels of homelessness prevention, substance abuse, and mental health services.

Households in Need of Affordable Rental Housing: "Workforce Housing"

Annual Income Level	Household Size	Dollar Amount	Common Employment Types and Income Averages
Extremely Low Income: 30% of Median	Single Person	\$13,150	- Retiree on Social Security: \$9804, or Disabled Person on SSI (federal Supplemental Security Income): \$4500 - Fast Food Worker: \$12,700 - Pharmacy Aide: \$13,108
"	Family of Two	\$15,050	- Cafeteria Attendant, one dependent: \$14,716 - File Clerk: \$14,560
"	Family of Three	\$16,950	- Waiter / Waitress, two dependents: \$16,694 - Security Guard, two dependents: \$15,505

Very Low Income: 50% of Median	Single Person	\$21,950	- Telemarketer: \$19,647 - Janitor: \$19,069 - Veterinary Assistant: \$19,656
"	Family of Two	\$25,100	- Administrative Assistant, Entry Level, one dependent: \$23,892 - Construction Laborer, one dependent: \$22,061
"	Family of Three	\$28,200	- Buyer, Retail Store, two dependents: \$26,796 (entry level) - Painter, New Construction, two dependents: \$27,108

Fort Worth's largest housing availability gap is for rental units with price levels affordable to households in the income categories above. According to a HUD analysis of 2000 Census Data, there are 1.6 times as many households at 30% or less of median income as there are rental units affordable to them. Though lower rents since 2003 have eased this burden, the extent of the gap indicates that additional units in this price level are needed for low-income workers in Fort Worth, as well as for retirees and disabled persons on fixed incomes. (Sources: HUD CHAS Data for 2000, U.S. Bureau of Labor Statistics Data for Tarrant Workforce Development Area, Fourth Quarter, 2003.)

Fair Housing

In 1992, the City adopted a Fair Housing Ordinance with an enforcement mechanism “substantially equivalent” to that of HUD. The City of Fort Worth’s Community Relations Department (CRD) functions as a referral agency under contract with HUD for the processing of housing discrimination charges within the city. CRD has identified the following impediments to fair housing: housing affordability, economic development (lack of job opportunities and transportation to job centers), and discrimination by neighborhoods. CRD enforcement activities also indicate that predatory financing practices are an impediment to fair housing choice. The CRD’s education and outreach programs serve as a centralized housing information center, providing fair housing counseling and education, a resource handbook for the public, and multilingual, multimedia educational programs to promote greater awareness of fair housing laws and to improve accessibility to housing resources.

A Consumer’s Union study in 1997 showed a disparity between home mortgage denial rates for white and minority applicants in Fort Worth and a generally weaker performance of loan application and origination in low-income census tracts than the city as a whole. In 1998, CRD filed complaints of housing discrimination against lending institutions alleging disparate treatment in lending practices. Seven mortgage lenders signed voluntary agreements that included homeownership loans for low-income, minority, or special populations; housing and credit counseling; and fair housing training and outreach.

Each year, the CRD processes and resolves 130 to 150 complaints of housing discrimination, and maintains records in connection with those complaints. It provides information and training to about 61,400 residents annually, as well as investigating employment discrimination complaints.

GOALS AND OBJECTIVES

Preserve and improve existing, affordable owner-occupied housing units.

- Rehabilitate 740 existing owner-occupied housing units by 2020. Rehabilitate 42 units in 2006 through the grant-funded Home Improvement Program.
- Assist 20 homeowners with rehabilitation loans, through the Fort Worth Central Community Development Corp. city-facilitated bank consortium.
- Complete 219 emergency repairs on existing owner-occupied housing units in 2006, and make 1,000 emergency repairs by 2020.
- Provide weatherization repairs to 131 existing owner-occupied housing units in 2006, with a long-term objective of 2,200 by 2020.
- Through the Cowtown Brush-Up program, paint 100 existing owner-occupied housing units in 2006 and 2,000 by 2020.
- Coordinate with non-profit organizations to provide minor repair of 144 existing owner-occupied housing units in 2006 and 500 by 2020.

Increase homeownership in Fort Worth.

- Provide 122 first-time homebuyers with closing cost assistance and/or soft

Model Blocks Program



The Model Blocks Program funds rehabilitation of older homes and empowers residents to revitalize their neighborhoods. Designated neighborhoods are selected through a competitive process and must meet CDBG income and eligibility criteria before being awarded \$1.2 million for revitalization projects. *(Source: Housing Department, 2004.)*

second mortgages in 2005, with a long-term objective of 2,300 households assisted with closing costs and 1,340 assisted with “soft seconds” by 2020.

- Build 15 new affordable homes in the central city in 2006, through the Housing Finance Corporation.
- Collaborate with non-profits for construction, rehabilitation, or other assistance to create 100 affordable housing units, providing 1,000 new affordable central city homes by 2020.
- Provide housing counseling to 1,210 families in 2006, to encourage homeownership and prevent mortgage delinquencies and foreclosures.

Increase the number of quality affordable rental units for low-income renters.

- Provide assistance to, or collaborate with, for-profit and non-profit developers in building 150 affordable rental housing units in 2006, with a long-term objective of providing 2,220 such units by 2020.
- Provide gap financing of \$1 million to affordable housing projects through the Housing Development Fund in 2006, and assist 240 units by 2020.

Provide a range of housing options for populations with special needs, including the elderly, persons with disabilities, and homeless.

- Support at least one project application per year from non-profit or for-profit developers for new special needs housing for elderly, disabled or the homeless.
- Support the Mayors Advisory Commission on Homelessness in establishing a Permanent Supportive Housing program and related objectives.
- Assist non-profit service providers in removing architectural barriers for 18 housing units in 2006, with a long-term objective of 500 by 2020.

Ensure equal housing opportunity in Fort Worth for all citizens.

- Provide housing counseling programs for homeowners and renters, serving 1,200 clients annually.
- Provide landlord and lender education on fair housing, serving 400 each year.

Revitalize central city neighborhoods by encouraging housing development and rehabilitation at all price levels.

- Designate one additional Model Block area each year through 2020.
- By 2020, reduce by half the amount of central city housing that is substandard.

The 2003 Downtown Fort Worth Strategic Action Plan, sponsored by the City of Fort Worth, Downtown Fort Worth, Inc., and the Fort Worth Housing Authority, has the following goals and objectives:

- Significantly increase the amount of housing available in the Downtown core, core edge, and adjoining neighborhoods.
- Create strong neighborhoods close to Downtown where family housing already exists, offering a mixture of income levels, housing types, access to parks, and river amenities.
- Create a Downtown Community Development Corporation to coordinate public funds and leverage private sector funds, encouraging central city housing.

Home Improvement Loan Program



The Home Improvement Loan Program and other City housing rehabilitation programs provide more than \$1 million per year to improve the quality of older housing in Fort Worth. (Source: Housing Department, 2001.)

Central City Housing



One of the housing goals is to increase the number of housing units in the central city. Hillside Apartments provide quality, affordable housing near Downtown. (Source: Housing Department, 1999.)

- Continue to promote specific public incentives to encourage Downtown and central city housing development.

POLICIES AND STRATEGIES

The existing and recommended policies and strategies listed below will be instrumental in achieving the above goals:

Policies

- Ensure equal housing opportunity in Fort Worth for all citizens.
- Promote the development of high-quality market-rate and affordable housing using appropriate design standards to ensure lasting value.
- Promote the rehabilitation of older housing stock to increase housing values within the central city.
- Promote neighborhood stability through a comprehensive and coordinated strategy that includes housing, neighborhood economic development, infrastructure, parks, safety, and human services.
- Enhance capacity to address affordable housing needs by partnering with the private sector and neighborhoods.
- Foster the preservation, improvement, and development of affordable rental and ownership housing in accordance with the City's Comprehensive Plan.
- Meet the emergency and transitional shelter needs for the homeless population in Fort Worth, and focus on breaking the cycle of homelessness through prevention and implementation of the Continuum of Care strategic plan.
- Provide a range of housing options for the elderly, with special focus on low-income households.
- Provide a continuum of housing options and support services for persons with disabilities.
- Encourage and provide support for higher density, mixed-use, mixed-income developments in mixed-use growth centers and urban villages.
- Integrate and disperse affordable housing and low income housing into neighborhoods throughout the City.
- Use neighborhood empowerment zones to promote development of designated urban villages and revitalization of surrounding lower-income neighborhoods.
- Support neighborhood initiatives to regulate the design of industrialized and site-built housing so as to preserve neighborhood character.

Strategies

- Support Fort Worth Housing Authority efforts to improve public housing, including mixed-income and mixed-use developments.
- Encourage infill and mixed-income housing development, both single-family and multifamily, within the central city; in particular, support Southeast Fort Worth Inc. in efforts to encourage single-family residential development in southeast quadrant areas such as the 700-acre shoreline of Lake Arlington.
- Evaluate incentives and ordinances affecting the availability of all price levels of housing; work with developers and community leaders to identify and address impediments to creation of middle and upper income housing in the central city.

Fort Worth Housing Authority Overton Park Mixed-Income Townhome Project



Proceeds from the sale of the Ripley Arnold Public Housing Project were used to develop these high-quality rental units, furthering the Housing Authority's goals of de-concentration of assisted housing units and development of mixed-income projects. (Source: Fort Worth Housing Authority, 2004.)

Fort Worth Housing Finance Corporation



The infill Dream Home program of the Fort Worth Housing Finance Corporation constructs high-quality infill housing in the central city to revitalize neighborhoods and encourage increased property values in those areas. (Source: Housing Department, 2004.)

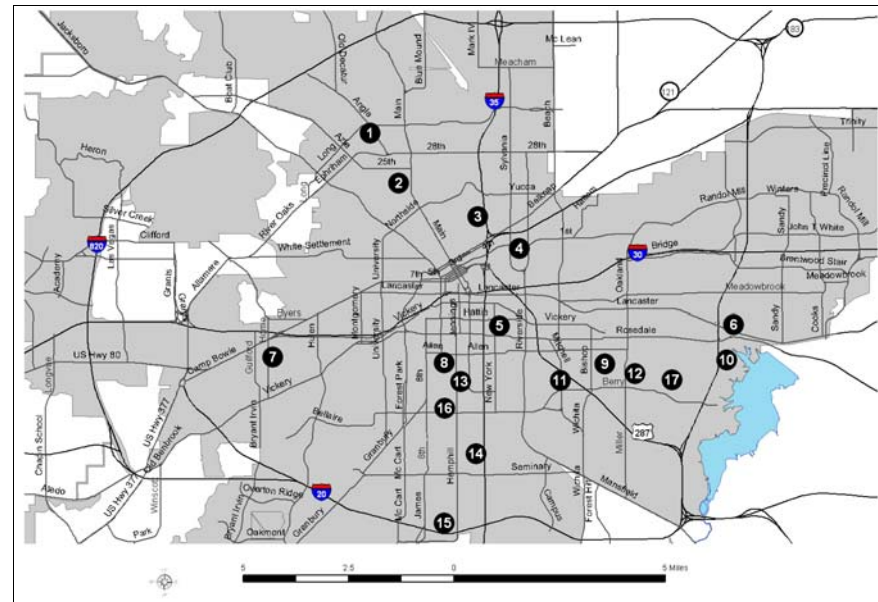
- Work with lenders to provide low-interest loans for rehabilitation of owner-occupied housing units.
- Develop strategies to accelerate the foreclosure of tax delinquent properties.
- Expand land assembly for infill housing.
- Undertake a demonstration mixed-income housing project in an area where the concentration of low income housing is high.
- Expand rehabilitation of older housing by providing gap financing for both single-family and multifamily housing.
- Strengthen and expand CDC capacity through structured training and technical assistance and increased funding.
- Maintain financial support for homeless shelters and services; develop a comprehensive ten-year plan to address homelessness issues.
- Help coordinate the City's development process for priority housing development projects.
- Where concentrations of low-income housing are high, support rehabilitation and stabilization of existing units and replacement of substandard housing with a mix of affordable and market-rate units, and undertake a demonstration mixed-income housing project. In other areas of the City, support development of new affordable housing.
- Develop a management system to hold and dispose of tax-foreclosed properties.
- Conduct an assessment of housing conditions and a housing market analysis.
- Provide support for small, local, minority, and women-owned businesses to participate in implementing housing and related programs.
- Relocate the Housing Services and Information and Rehabilitation Divisions of the Housing Department to a more accessible location for customers.

PROGRAMS AND PROJECTS

The housing programs listed below are offered by the City's Housing Department, often in partnership with entities such as the Fort Worth Housing Authority, neighborhoods, non-profit organizations, developers, and lending institutions.

- Home Improvement Loans make repairs on existing owner-occupied housing units in designated Model Block neighborhoods and special project areas.
- Closing Cost and Soft Second Mortgage Assistance Program provides subsidies to low-income first time homebuyers. The maximum amount of the subsidy is determined by location of the home within or outside a target area.
- Infill (Dream Home) Housing Program of the Fort Worth Housing Finance Corporation (FWHFC), works with non-profit partners and private developers or builders to offer newly constructed affordable homes to moderate income families, revitalizing central city neighborhoods.
- Emergency Repair Program removes immediate threats to homeowner health and safety, such as severe roof damage, urgent plumbing deficiencies, and heating/cooling emergencies.
- Housing Counseling Program, coordinating with the Fort Worth Community Relations Department (CRD), provides homeownership counseling, foreclosure

Designated Model Blocks



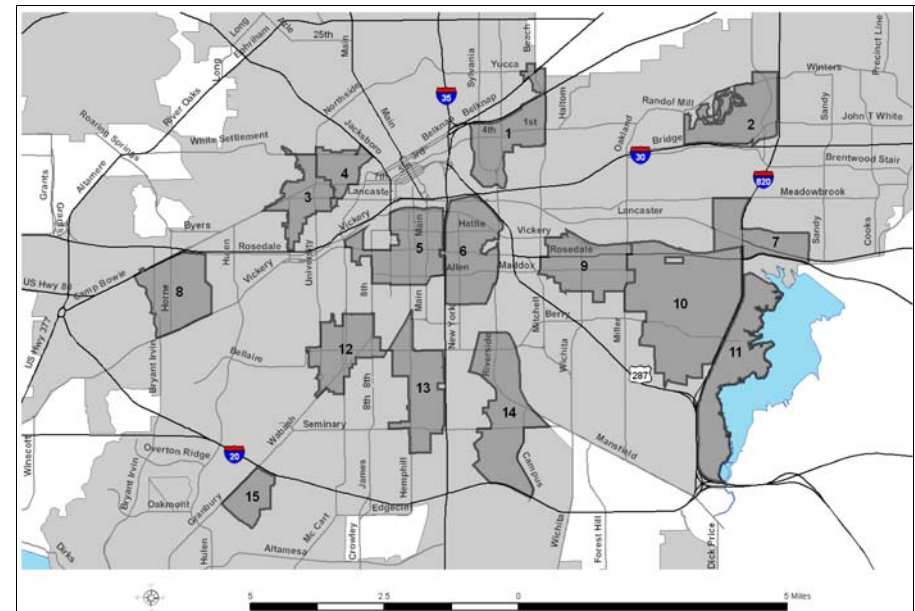
- | | |
|--------------------------|------------------------------|
| 1. Far Greater Northside | 9. Polytechnic |
| 2. Near Northside | 10. Carver Heights |
| 3. Greenway | 11. Mitchell Boulevard |
| 4. Riverside | 12. Eastwood |
| 5. Near Southeast | 13. Jennings-May-St. Louis |
| 6. Historic Handley | 14. Worth Heights |
| 7. Lake Como | 15. North Greenbriar |
| 8. Fairmount | 16. South Hemphill Heights |
| | 17. Stop Six Sunrise Edition |

The 17 Model Blocks above have each been awarded \$1.2 million in federal grant funds to implement neighborhood revitalization plans. The 16th and 17th Model Block areas, South Hemphill Heights and Stop Six Sunrise Edition, were designated in June 2005. South Hemphill Heights is located in the northwest corner of the intersection of Hemphill Street and Berry. Stop Six Sunrise Edition is in the Southeast quadrant of the city, bounded by Ramey, Stalcup, Berry, and Village Creek. (Source: Housing Department, 2005.)

prevention counseling, and counseling on fair housing/fair lending issues.

- Cowtown Brush-Up helps qualified elderly, disabled and low-income residents. Pre-selected homes are painted by teams of volunteers, using donated paint and supplies, in a one-day blitz.
- Weatherization Assistance Program assists very low-income households throughout Tarrant County by providing insulation, energy-efficient windows and appliances, caulking, and installation of other energy saving devices.
- Model Blocks Program invests federal grants on a targeted basis to revitalize neighborhoods. City CDBG and HOME funds are awarded to selected neighborhoods through a competitive process. Residents work with City staff to develop a strategic plan, receiving training to build organizational capacity. The program uses housing rehabilitation, infrastructure and park improvements to create visible improvements within small geographic areas.
- Acquisition-Rehabilitation-Resale Program provides affordable homes for low-income first-time buyers in large families and in Model Block areas. The City or its nonprofit partners purchase and rehabilitate properties and originate mortgage loans to sell the homes to income-eligible buyers.
- Conveyance of Tax Foreclosure Properties to non-profit housing groups for affordable housing development has been in place since 1998. Properties may be conveyed to qualified non-profits at below market values, encouraging new housing development in central city target areas.
- Land Banking Program is a tool to assemble properties for future housing development opportunities, funded through interest revenue on FWHFC trust funds. Land Bank properties may be acquired by the City's Real Property Division or privately by the FWHFC. The land bank makes transfer of title to private builders or nonprofits quicker and less complicated than the alternative, post-foreclosure conveyance, thereby encouraging central city redevelopment.
- Neighborhood Empowerment Zone (NEZ) Program is a City Council initiative encouraging central city revitalization. Development incentives such as tax abatements and fee waivers, authorized by state law, have been approved by City Council for the following areas: Stop Six; Ridglea/Como, Berry/Hemphill, Polytechnic/Wesleyan, Evans & Rosedale, Rolling Hills, Magnolia Village, Handley, Woodhaven, Riverside, Lake Arlington, Berry/University, West 7th, Trinity Park, and Wedgwood, which was approved in June 2005.
- Annual Homebuyers Conference is held each spring, providing information on home buying to an average of 1,500 persons per year. Partners in producing this conference include the Star-Telegram, La Estrella, the City's Community Relations Department, the Housing Consortium of Fort Worth and Tarrant County, and the Texas A&M Real Estate Center.
- Community Housing Development Organization (CHDO) program offers certified eligible housing non-profits financial support from City HOME funds, for operating costs, predevelopment loans, or affordable housing project funding on a loan or a grant basis based on project feasibility.
- Affordable Housing Development Fund provides project financing to non-profit and for-profit housing developers for affordable housing development targeted to low and moderate income households, primarily in the form of low interest

Neighborhood Empowerment Zones



- | | |
|---------------------|----------------------|
| 1. Riverside | 9. Polytechnic/TWU |
| 2. Woodhaven | 10. Stop Six |
| 3. West 7th | 11. Lake Arlington |
| 4. Trinity Park | 12. Berry/University |
| 5. Magnolia | 13. Berry/Hemphill |
| 6. Evans/Rosedale | 14. Rolling Hills |
| 7. Historic Handley | 15. Wedgwood |
| 8. Ridglea/Como | |

Since the inception of the Neighborhood Empowerment Zone (NEZ) program in 2001, the City has designated fifteen NEZs. NEZs encourage central city revitalization through development incentives. The most recently created NEZ is Wedgwood in southwest Fort Worth. (Source: Housing Department, 2005.)

loans.

- Housing Development Fund combines HOME grant dollars with a \$2 million Fannie Mae line of credit, to make short-term gap financing construction loans on mixed-income housing projects.
- Fort Worth Central Community Development Corporation (CDC) is a newly developed bank consortium sponsored by the Housing Department with the purpose of making rehabilitation loans to low and moderate income homeowners.
- The Fort Worth Partnership Initiative is a collaborative effort by the Housing Department, local foundations, and non-profit housing organizations developed to increase the capacity of these non-profits to produce affordable housing and revitalize neighborhoods.
- Housing Finance Corporation has authority to issue single-family or multifamily mortgage revenue bonds to support housing development as appropriate projects are identified.

The Fort Worth Housing Authority (FWHA) offers the following programs:

- The FWHA administers the housing choice voucher tenant-based rental assistance program, and maintains conventional public housing rental properties through its Capital Fund.
- FWHA supports resident initiatives and offers support services such as child care, job training and self-sufficiency programs. (See Chapter 8: Human Services.)
- FWHA administers several rental assistance programs for the homeless, including: 423 units of tenant-based rental assistance in the Shelter Plus Care program for disabled homeless persons, 70 units of Single Room Occupancy permanent supportive housing for homeless disabled persons, and 25 vouchers for homeless veterans through the Veterans Administration Supportive Housing Program.
- FWHA contracts with the City Housing Department to implement the Housing Choice Voucher Homeownership Program.
- FWHA administers 100 rental assistance vouchers through the Mainstream Program to house non-elderly persons with disabilities.

The Fort Worth Community Relations Department is responsible for fair housing education and outreach, complaint investigation, and training programs, including:

- Education for non-profit and for-profit entities regarding predatory lending.
- Housing counseling programs for homeowners and renters.
- Fair housing education to landlords, lenders, realtors, developers and other housing-related businesses and services.
- Housing resource handbooks for citizens and housing providers.
- A multilingual, multimedia fair housing educational campaign and centralized fair housing information center.

Capital Improvement Projects

Capital improvements identified for fiscal years 2005-2025 are listed in Appendices D and E, along with potential funding sources. The listed projects are ongoing housing projects undertaken by the Housing Department that involve multiple projects and partners throughout the City.

Fort Worth Housing Finance Corporation



The Alta Ridglea Village project within the Ridglea/Como Neighborhood Empowerment Zone is an example of the type of high quality new development that is encouraged by the NEZ program. As required by NEZ guidelines, 20 percent of the rental units in this project are affordable to households whose incomes are 80 percent of the area median income or below. (Source: Housing Department, 2004.)